Case 20-02010 Doc Filed 04/15/20 Entered 04/15/20 15:19:24 Desc Main Document Page 1 of 3

Fill in this information to identify the case:					
Debtor 1	Tina Guider aka Tina Houston-Guider				
Debtor 2 (Spouse, if filing)					
United States Bankı	ruptcy Court for the:	Northern	District of	Illinois (State)	
Case number	20-02010				

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor:	The Bank of New York Mellon, F/K/A The Bank of New
	York as trustee for registered Holders of CWARS, Inc.

Asset-Backed Certificates, Series 2004-5

Court claim no. (if known):	10
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Last 4 digits of any number you use to

Identify the debtor's account: 6495

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

■ No

☐ Yes. Date of the last notice: ____/___/

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	Description	Dates incurred		Amount
1.	Late Charges		(1)	
2.	Non-sufficient funds (NSF) fees		(2)	
3.	Attorney Fees	\$300.00 01/28/20 (Plan Review);	(3)	\$300.00
4.	Filing fees and court costs		(4)	
		\$650.00 04/01/20 (Proof of		
5.	Bankruptcy/Proof of claim fees	Claim);	(5)	\$650.00
3.	Appraisal/Broker's price opinion fees		(6)	
7.	Property inspection fees		(7)	
3.	Tax Advances (non-escrow)		(8)	
).	Insurance advances (non-escrow)		(9)	
	Property preservation expenses.			
0.	Specify:		(10)	
	Other.			
11.	Specify:		(11)	
	Other.		(4.5)	
12.	Specify:		(12)	
	Other.		(40)	
13.	Specify:		(13)	
	Other.		(4.4)	
14.	Specify:		(14)	

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1

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Debtor 1	Tina Guider aka Tina Houston-Guider	Case number (if ki	nown) 20-02010	
Ī	First Name Middle Name Last Name		· -	
Part 4: Sig	n Here			
The person comp telephone number	oleting this Notice must sign it. Sign and print your name and your er.	title, if any, and state	e your address and	
Check the appropri	ate box.			
☐ I am the c	reditor.			
■ I am the c	reditor's authorized agent.			
I declare under	penalty of perjury that the information provided in this claim is	s true and correct t	o the best	
of my knowledg	e, information, and reasonable belief.			
x	/s/ Grant Simmons	Date	4/15/2020	
	Signature			
Print	Crant Simmons	Title	Attornov for Craditor	
Plint	Grant Simmons First Name Middle Name Last Name	ritte	Attorney for Creditor	
Company	Codilis & Associates, P.C.			
, ,				
Address	15W030 North Frontage Road, Suite 100			
	Number Street			
	Burr Ridge IL 60527			
	City State ZIP Code			
Contact phone	(630) 794-5300	Email	ND-Two@il.cslegal.com	
				Fil- #44 00 00040

B 10 (Supplement 2) (12/11)

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on April 15, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 15, 2020.

Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF

Tina Guider aka Tina Houston-Guider, Debtor(s), 16773 Hazelwood Drive, Plainfield, IL 60586 David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Grant Simmons

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
Karl V. Meyer ARDC#6220397
Grant W. Simmons ARDC#6330446
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300)
C&A File #14-20-00946

NOTE: This law firm is a debt collector.